

# Session 28



## **Meteor & Mapping Your Future: Informing Students and Default Aversion Assistance**

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Anthony Lombardi (NELA)  
Adele Marsh (AES)

# Mapping Your Future

Mapping Your Future is a public-service web site (<http://mapping-your-future.org>) providing career, college, financial aid, and financial literacy information and services.

Non-profit  
& neutral

Collaboration

Higher  
education

Accessible  
& relevant

Integrity

Regulations

Career  
opportunities

Confidentiality  
& security

# Mapping Your Future Sponsors

- |                                       |   |                                    |
|---------------------------------------|---|------------------------------------|
| <input type="checkbox"/> AES          | <input type="checkbox"/> ICSAC          | <input type="checkbox"/> NELA      |
| <input type="checkbox"/> ASA          | <input type="checkbox"/> KHEAA          | <input type="checkbox"/> OGSLP     |
| <input type="checkbox"/> CSLP         | <input type="checkbox"/> Louisiana OSFA | <input type="checkbox"/> OSAC      |
| <input type="checkbox"/> CSLF         | <input type="checkbox"/> MHEAA          | <input type="checkbox"/> RIHEAA    |
| <input type="checkbox"/> CSAC         | <input type="checkbox"/> MDHE           | <input type="checkbox"/> SCSLC     |
| <input type="checkbox"/> EAC          | <input type="checkbox"/> MGSLP          | <input type="checkbox"/> SLGFA     |
| <input type="checkbox"/> ECMC         | <input type="checkbox"/> NSLP           | <input type="checkbox"/> SLND      |
| <input type="checkbox"/> FAME         | <input type="checkbox"/> NHHEAF         | <input type="checkbox"/> TSAC      |
| <input type="checkbox"/> Florida OSFA | <input type="checkbox"/> HESAA          | <input type="checkbox"/> TG        |
| <input type="checkbox"/> GSFC         | <input type="checkbox"/> NMSLCG         | <input type="checkbox"/> USA Funds |
| <input type="checkbox"/> GLHEC        | <input type="checkbox"/> HESC           | <input type="checkbox"/> UHEAA     |
| <input type="checkbox"/> ISAC         | <input type="checkbox"/> NCSEAA         | <input type="checkbox"/> VSAC      |

# Mapping Your Future Friends

- ☐ AmSouth Bank
- ☐ Bank of America
- ☐ Bank One
- ☐ Chase
- ☐ Citibank
- ☐ CollegEDGE/  
LoanSTAR
- ☐ Commerce
- ☐ COSTEP
- ☐ Edamerica
- ☐ Educaid
- ☐ IDAPP

- ☐ ISM
- ☐ Key Bank
- ☐ MOHELA
- ☐ Nelnet
- ☐ NextStudent
- ☐ NMEAF
- ☐ PPHEA
- ☐ PTI
- ☐ SallieMae
- ☐ SSSC
- ☐ SLFA
- ☐ SLFC

- ☐ SunTrust
- ☐ TCF
- ☐ U.S. Bank
- ☐ WAMU
- ☐ Wells Fargo
- ☐ WSLC

# Audiences

- ☐ Middle and high school students
- ☐ Undergraduate students
- ☐ Graduate students
- ☐ Adult students
- ☐ Student loan borrowers
- ☐ Parents
- ☐ Middle and high school counselors
- ☐ Financial aid professionals

# Topics

- Planning a career
  - Career goal
  - Career plan
  - Conducting a job search
  - Resume
  - Skills and interests
  - Job review
  - JobGusher.com



# Topics



- ❑ Selecting a school
  - Academic preparation
  - Applying to school
  - Characteristics to consider when choosing a school
  - Gathering information
  - Schools
  - Standardized tests

# Topics

## ☐ Paying for school

- Award letter
- Eligibility for federal student aid
- FAFSA
- Financial need/EFC
- Options for paying for school
- Types of financial aid
- Much, much more





# Chat Events

- ☐ Live Internet chat sessions – group and one-on-one discussions
- ☐ Wide variety of topics
- ☐ Questions matched up to answers
- ☐ Archives

# Early Awareness

- ☐ CareerShip
- ☐ Make High School Count
- ☐ Early Awareness E-News
- ☐ Middle School PowerPoint
- ☐ High School PowerPoint



# Default Prevention

- ❑ Online Student Loan Counseling
- ❑ Financial Fitness Tools (10 Steps)
- ❑ Calculators
  - Repayment
  - Consolidation
  - Budget
  - Debt/Salary Wizard



# Default Prevention

- Student loan help
  - Loan Wizard
  - Deferment Navigator
  - Locating Your Loans page
  - Loan forgiveness chart
  - PowerPoint Presentation



# OSLC

- ☐ Free public service
- ☐ No requirements to use a specific guaranty agency or lender to participate
- ☐ School customized options
- ☐ Accurate & up-to-date counseling information
- ☐ Current options & future enhancements for the electronic transfer of data

# OSLC Version 3.5

- ☐ Issue/reset passwords
- ☐ Additional user access
- ☐ Meteor school access

# OSLC User Names/Passwords

- ☐ Secret question & answer
- ☐ Gain temporary access
  - Immediately change password
  - Can provide new Q&A
- ☐ Don't display passwords online or send via e-mail
- ☐ Lock account after three failed attempts to access

# OSLC Additional Users

- ❑ Each account will have a super user
- ❑ Super user authority
  - Retrieve & search counseling data
  - Customize account & change settings
  - Authorize additional users (each with own user name & password)
    - Account access (retrieve & search data, customize account)
    - Retrieval access (retrieve & search data only)





# How does Meteor Work?

## Access Providers

- ❑ A Meteor **Access Provider** allows inquirers to obtain information through its web site by hosting a copy of the Meteor software, which generates the request to the Data Providers for the borrower's information.
- ❑ **Access providers can be Schools, Guarantors, Lenders, Servicers, or Secondary Markets.**

# How does Meteor Work?

## Data Providers

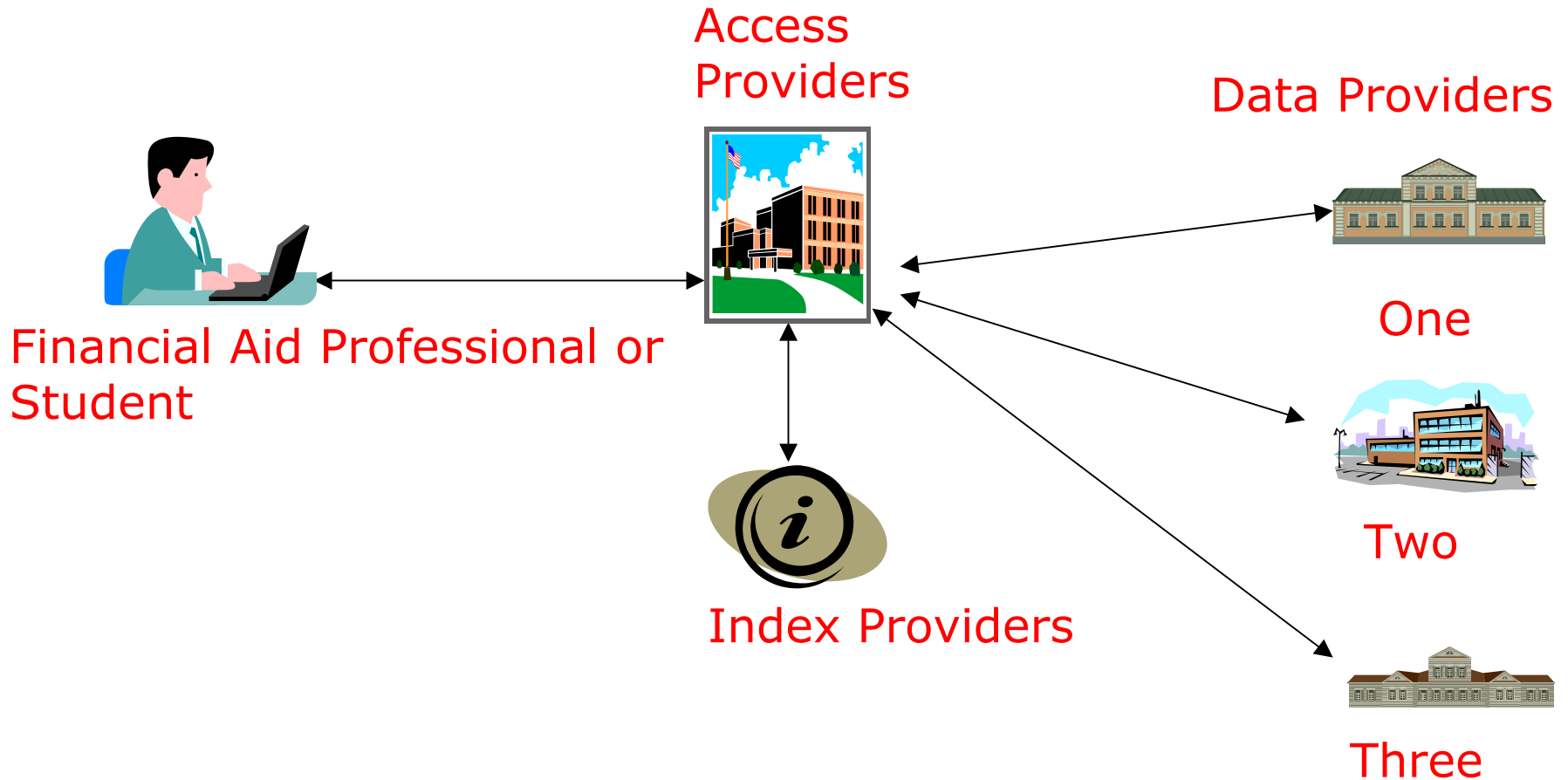
- ❑ A Meteor **Data Provider** hosts a copy of the Meteor software that enables them to respond to the Access Provider's request for information, supplying data from their system.
- ❑ **Data Providers are typically Lenders, Servicers, Guarantors, and Secondary Markets.**
- ❑ In the future, the Dept. of ED, State Grant authorities, Schools, and others could become Data Providers.

# How does Meteor Work?

## Index Providers

- ❑ A Meteor **Index Provider** is used to identify the location(s) of the requested student/borrower information.
- ❑ The current Meteor Index Provider is the **National Student Clearinghouse**
- ❑ In the future, other indices will be added based on the type of data to be incorporated into the network.

# The Meteor Process



# Current Data Providers

- AES/PHEAA
- Arkansas
- Connecticut
- EAC
- Florida
- Georgia
- Great Lakes
- Illinois (Default Information)
- Kentucky
- Louisiana
- Maine
- Michigan
- Montana
- NELA
- New Hampshire
- New Mexico
- North Dakota
- Tennessee/GuaranTec
- Texas
- Oklahoma
- Rhode Island
- Sallie Mae
- USAF

# Current Access Providers

- AES
- Connecticut
- Education Assistance Corp
- Florida
- Great Lakes Higher Education
- Tennessee/GuaranTec
- Illinois Student Assistance Commission
- Kentucky
- Montana
- NELA
- New Hampshire
- Rhode Island
- Sallie Mae
- TGSLC



**Electronic Access Conference**

Orlando, Florida  
Las Vegas, Nevada  
2004

# Recent Enhancements

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# Enhancements

- ❑ Allow student/borrower access
- ❑ Incorporate additional data elements
  - Details on fees outstanding
  - Cancellation information
  - Deferment and Forbearance history
- ❑ The “Super Screen”
- ❑ NSC Loan locator is used to display the location of the borrower’s loans
- ❑ Access Provider Customer Service Role

# Enhancements

- ❑ Aggregate loan limit/underlying consolidation loans
- ❑ Consolidation Loans can be reported as Subsidized, Unsubsidized, HEAL and Other
- ❑ Further develop the borrower-based transitive trust authentication model – single sign-on Automated software version management

# Requests From Schools

- ☐ Include Perkins Data
- ☐ Include Title VII (HHS) Loans

# Default Aversion Ideas

- ☐ Collaborations with Mapping Your Future
- ☐ Allow Skip-tracing staff to view contact information from all providers (if they have a relationship with the borrower)
- ☐ Late Stage Delinquency Information

# Collaboration Discussion

Mapping Your Future & Meteor are collaborative projects of the financial aid industry, both with primary missions of serving schools, students & families. Sponsors & volunteers of both have expressed an interest in collaboration between the two groups.

# Benefits of Collaboration

- ❑ Sharing diverse education & experience
- ❑ Sharing technological expertise
- ❑ Encourages innovation & initiative
- ❑ Better services for customers
- ❑ Expanded promotional & public relations opportunities

# Benefits of Projects

- ❑ Strengthens Meteor & Mapping Your Future's ability to provide financial aid information & services
- ❑ Access OSLC & Meteor data with one login
- ❑ Students receive loan information & counseling in one web visit, regardless of loan holder or guarantor

# Benefits of Projects

## ☐ Default prevention

- Help schools meet regulatory requirement to provide estimated repayment information
- Provide more accurate & up-to-date information to students



# Proposed Projects

- ☐ Meteor school access
- ☐ Display Meteor data for students completing OSLC
- ☐ Pre-fill or display Meteor data for entry into calculators

# Meteor School Access

- ☐ School user logs into MYF FAO Access Area
- ☐ MYF passes authentication to Meteor
- ☐ School user views Meteor data

# Display Meteor Data in OSLC

- ❑ Option 1: Student authenticates before accessing OSLC
- ❑ Option 2: Mapping Your Future refers student for authentication

# Student Completes OSLC

- ❑ OSLC session is secure from beginning
- ❑ Select location & school
- ❑ Reads text & answers questions
- ❑ Meteor data, if available, displays next to calculator so student can enter total
- ❑ Completes & submits student form
- ❑ Receives confirmation number; can view data again before exiting

# Student Completes OSLC

## Mapping Your Future Repayment Calculator

Number of Monthly Payments	<input type="text" value="120"/>
Simple Interest Rate	<input type="text" value="8.25"/>
Principal Amount of Loan	\$ <input type="text"/>
Your Monthly Payment Will Be	\$ <input type="text"/>
Your Total Interest Cost Will Be	\$ <input type="text"/>
Minimum annual salary to handle these payments:	\$ <input type="text"/>
<input type="button" value="Compute Payment and Cost"/>	
<input type="button" value="Reset"/>	

## Meteor Data

JoEllen Student

**DISCLAIMER:** Disclaimer about availability of all loan data

<u>Loan</u>	<u>Balance</u>	<u>Ln. Period</u>	<u>School</u>	<u>Guarantor</u>	<u>Lender</u>
Sub	\$2,701	9/01 – 5/02	ABC Schl	XYZ Gtr	123 Ldr*
Sub	\$2,653	9/02 – 5/03	ABC Schl	XYZ Gtr	123 Ldr*

\*Source: XYZ Gtr

Unsub	\$5,000	9/05 – 5/06	Grad Schl	AZ Gtr	\$Guy*
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\*Source: AZ Gtr

Total **\$14,354**

# Meteor Data for Student Display

- ☐ Student name
- ☐ Disclaimer about Meteor data
- ☐ Loan type
- ☐ Loan balance
- ☐ School name
- ☐ Loan period (begin & end date)
- ☐ Lender
- ☐ Guarantor
- ☐ Total loan balance

# Are You Interested?

- ❑ If your school is interested in participating in a pilot program to include Meteor data in Exit Counseling sessions for your students, please contact:
  - CariAnne Behr  
[carianne.behr@mapping-your-future.org](mailto:carianne.behr@mapping-your-future.org)
  - Cathy Mueller  
[cathy.mueller@mapping-your-future.org](mailto:cathy.mueller@mapping-your-future.org)

# Comparison Calculators

- ❑ MYF developing two calculators
  - Demonstrate effects of various repayment plans
  - Demonstrate interest capitalization
- ❑ Pre-fill or display Meteor data for entry into calculators





**Electronic Access Conference**

Orlando, Florida  
Las Vegas, Nevada  
2004

# Meteor Screens

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**Electronic Access Conference**

Orlando, Florida  
Las Vegas, Nevada  
2004

# FAA Screens

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Student SSN:

[Click Here](#) to see a list of all current Data Providers.

By submitting this inquiry to the Meteor Network, you are certifying that you are either (1) an individual requesting information only on student loans for which you are the borrower, (2) a financial aid professional (or are acting on behalf of a financial aid professional) with authority from your institution to view information on the Meteor Network, and that the information you access relates only to a student applicant, a current student, or a former student of the educational institution on whose behalf you are working; (3) an authorized employee of a lender requesting information only on student loans owned by the lender; (4) an authorized employee of a guaranty agency requesting information only on student loans guaranteed by the guaranty agency; or (5) an authorized employee of a loan servicer requesting information only on student loans which are serviced by the loan servicer. Use of the Meteor Network in violation of this certification constitutes misrepresentation and will be considered a fraudulent act. In all cases, by submitting this inquiry to the Meteor Network, you are acknowledging that the information displayed to you relates to student loans provided by participant(s) in the Meteor Network that is associated with the social security number you provided and that other student loans may exist which are held by other entities and that timeliness and accuracy of the information is the responsibility of the individual data provider.

## Data Provider List

Connecticut Student Loan Foundation  
Great Lakes Higher Education Guaranty Corporation  
Texas Guaranteed Student Loan Corporation  
Student Loans of North Dakota  
SallieMae  
KHEAA  
Education Assistance Corporation  
AES Guaranty  
AES Graduate Services  
AES Servicing  
Illinois Student Assistance Commission  
Student Loan Guarantee Foundation of Arkansas  
Louisiana Office of Student Financial Assistance  
Finance Authority of Maine  
Michigan Guaranty Agency  
New Mexico Student Loan Guarantee Corporation  
Northwest Education Loan Association  
Oklahoma State Regents for Higher Education  
Rhode Island Higher Education Assistance Authority  
United Student Aid Funds  
Office of Student Financial Assistance  
Connecticut Student Loan Foundation  
Georgia Higher Education Assistance Corp  
Montana Guaranteed Student Loan Program



## Award Summary

**Student Name:** Terry H. SwissCheese • 609-55-3609

[Award Summary](#) | [Repayment Summary](#) | [Claim and Default Details](#) | [Enter New SSN](#)

[Printer Friendly Version](#) | [Help](#)

### Award Information

#	Borrower's Name	Loan Status	Award Type	Award Amount	Begin Date	End Date	School	Lender	Servicer	Guarantor
1	<a href="#">Terry H SwissCheese</a>	Deferred	FFELSub	\$4,000.00	1988-08-20	1989-05-21	<a href="#">Learning For You</a>	<a href="#">Lending For Me</a>	<a href="#">Servicing For You *</a>	<a href="#">Little GA</a>

\* Denotes source of data.

If you require additional information regarding the loan that you are viewing, please contact the source of the data.

The Meteor index indicates that the following organizations may have additional information not supplied through Meteor. Please click on the name of the organization to access their website.

[Test Meteor Server](#)

### Messages

[Lending For Them](#)

Thank you for making on-time payments!!!

[Lending For Me](#)

Thank you for making on-time payments!!!

[Lending For You](#)

Thank you for making on-time payments!!!

Student Name: **SOCKEYE E SALMON** • 497-42-1464

[Award Summary](#) | [Repayment Summary](#) | [Claim and Default Details](#) | [Enter New SSN](#)

[Printer Friendly Version](#) | [Help](#)

Award Information										
#	Borrower's Name	Loan Status	Award Type	Award Amount	Begin Date	End Date	School	Lender	Servicer	Guarantor
1	<a href="#">SOCKEYE E SALMON</a>	In Repayment	FFELConsl	\$5,827.77	2001-02-14	2001-09-24	<a href="#">UNIVERSITY OF FINANCIAL AID</a>	<a href="#">LENDERGUARANTOR A</a>	<a href="#">LENDERGUARANTOR A *</a>	<a href="#">LENDERGUARANTOR A</a>
2	<a href="#">SOCKEYE E SALMON</a>	In Repayment	FFELConsl	\$3,986.19	2001-02-14	2001-09-24	<a href="#">UNIVERSITY OF FINANCIAL AID</a>	<a href="#">LENDERGUARANTOR A</a>	<a href="#">LENDERGUARANTOR A *</a>	<a href="#">LENDERGUARANTOR A</a>
3	<a href="#">SOCKEYE E SALMON</a>	PIF Through Consolidation	FFELSub	\$1,167.00	2001-09-25	2001-12-04	<a href="#">UNIVERSITY OF FINANCIAL AID</a>	<a href="#">LENDER A</a>	<a href="#">LENDERGUARANTOR A *</a>	<a href="#">GUARANTOR S</a>
4	<a href="#">SOCKEYE E SALMON</a>	PIF Through Consolidation	FFELUnsub	\$1,308.00	2001-09-25	2001-12-04	<a href="#">UNIVERSITY OF FINANCIAL AID</a>	<a href="#">LENDER A</a>	<a href="#">LENDERGUARANTOR A *</a>	<a href="#">GUARANTOR S</a>
5	<a href="#">SOCKEYE E SALMON</a>	PIF Through Consolidation	FFELSub	\$2,625.00	2001-02-14	2001-09-24	<a href="#">UNIVERSITY OF FINANCIAL AID</a>	<a href="#">LENDER A</a>	<a href="#">LENDERGUARANTOR A *</a>	<a href="#">GUARANTOR S</a>
6	<a href="#">SOCKEYE E SALMON</a>	PIF Through Consolidation	FFELUnsub	\$4,000.00	2001-02-14	2001-09-24	<a href="#">UNIVERSITY OF FINANCIAL AID</a>	<a href="#">LENDER A</a>	<a href="#">LENDERGUARANTOR A *</a>	<a href="#">GUARANTOR S</a>
7	<a href="#">SOCKEYE E SALMON</a>	In Repayment	ACCESS	\$1,040.09	2001-02-14	2001-09-24	<a href="#">UNIVERSITY OF FINANCIAL AID</a>	<a href="#">LENDER A</a>	<a href="#">LENDERGUARANTOR A *</a>	<a href="#">LENDER B</a>

\* Denotes source of data.

If you require additional information regarding the loan that you are viewing, please contact the source of the data.



## Award Summary

**Student Name:** SOCKEYE E SALMON • 497-42-1464

[Award Summary](#) | [Repayment Summary](#) | [Claim and Default Details](#) | [Enter New SSN](#)

[Normal Version](#) | [Help](#)

### Award Information

#	Borrower's Name	Loan Status	Award Type	Award Amount	Begin Date	End Date	School	Lender	Servicer	Guarantor
1	<a href="#">SOCKEYE E SALMON</a>	In Repayment	FFELConsl	\$5,827.77	2001-02-14	2001-09-24	<a href="#">UNIVERSITY OF FINANCIAL AID</a>	<a href="#">LENDERGUARANTOR A</a>	<a href="#">LENDERGUARANTOR A *</a>	<a href="#">LENDERGUARANTOR A</a>
2	<a href="#">SOCKEYE E SALMON</a>	In Repayment	FFELConsl	\$3,988.19	2001-02-14	2001-09-24	<a href="#">UNIVERSITY OF FINANCIAL AID</a>	<a href="#">LENDERGUARANTOR A</a>	<a href="#">LENDERGUARANTOR A *</a>	<a href="#">LENDERGUARANTOR A</a>
3	<a href="#">SOCKEYE E SALMON</a>	PIF Through Consolidation	FFELSub	\$1,167.00	2001-09-25	2001-12-04	<a href="#">UNIVERSITY OF FINANCIAL AID</a>	<a href="#">LENDER A</a>	<a href="#">LENDERGUARANTOR A *</a>	<a href="#">GUARANTOR S</a>
4	<a href="#">SOCKEYE E SALMON</a>	PIF Through Consolidation	FFELUnsub	\$1,308.00	2001-09-25	2001-12-04	<a href="#">UNIVERSITY OF FINANCIAL AID</a>	<a href="#">LENDER A</a>	<a href="#">LENDERGUARANTOR A *</a>	<a href="#">GUARANTOR S</a>
5	<a href="#">SOCKEYE E SALMON</a>	PIF Through Consolidation	FFELSub	\$2,625.00	2001-02-14	2001-09-24	<a href="#">UNIVERSITY OF FINANCIAL AID</a>	<a href="#">LENDER A</a>	<a href="#">LENDERGUARANTOR A *</a>	<a href="#">GUARANTOR S</a>
6	<a href="#">SOCKEYE E SALMON</a>	PIF Through Consolidation	FFELUnsub	\$4,000.00	2001-02-14	2001-09-24	<a href="#">UNIVERSITY OF FINANCIAL AID</a>	<a href="#">LENDER A</a>	<a href="#">LENDERGUARANTOR A *</a>	<a href="#">GUARANTOR S</a>
7	<a href="#">SOCKEYE E SALMON</a>	In Repayment	ACCESS	\$1,040.09	2001-02-14	2001-09-24	<a href="#">UNIVERSITY OF FINANCIAL AID</a>	<a href="#">LENDER A</a>	<a href="#">LENDERGUARANTOR A *</a>	<a href="#">LENDER B</a>

\* Denotes source of data.

If you require additional information regarding the loan that you are viewing, please contact the source of the data.



## Entity Details

Student Name: Susie S. Student • 402-45-9999

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#) | [Enter New SSN](#)

[Help](#)

### Entity Details

My Guarantor (ID: 444)  
Primary Phone: 919-999-1111  
Address: 16 Federally Insured Drive  
Maui, HI 98989

Email: [myinsurer@myguarantor.org](mailto:myinsurer@myguarantor.org)  
Web: [myguarantor.org](http://myguarantor.org)





## Award Details

**Student Name: SOCKEYE E SALMON • 497-42-1464**

[Award Summary](#) | [Award Details](#) | [Disbursements](#) | [References](#) | [Repayment Summary](#) | [Claim and Default Details](#) | [Consolidated View](#) | [Enter New SSN](#)

[Help](#)

### Borrower Information: SOCKEYE E SALMON • 497-42-1464

Permanent Address: 55 COPPER RIVER AVE  
FISH CITY, MA 01010

Home Phone: 5555555639

E-mail Address: [seafood@aol.com](mailto:seafood@aol.com)

Address Validated: Yes

Drivers License: 497421464

Driver's License State: MA

### Award Details

Data Provider Type: Lender Repayment Servicer

Award Type: ACCESS

CommonLine ID: 8000000000E07061200

Award Amount: \$1,040.09

Cancelled Amount:

Award Begin Date: 2001-02-14

Award End Date: 2001-09-24

Guaranteed Date: 2001-04-17

Graduation Date: 2001-04-19

Repayment Begin Date: 2001-04-21

Grade Level:

Award Status: In Repayment

Award Status Date: 2001-04-21

E-Signature: No



# Disbursements

Student Name: Terry H. SwissCheese • 609-55-3609

[Award Summary](#) | [Award Details](#) | [Disbursements](#) | [References](#) | [Repayment Summary](#) | [Claim and Default Details](#) | [Consolidated View](#) | [Enter New SSN](#)

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## Award Information

Award Type	Award Amount	Begin Date	End Date	School	Lender	Servicer	Guarantor
FFELSub	\$4,000.00	1988-08-20	1989-05-21	<a href="#">Learning For You</a> *	<a href="#">Lending For You</a>	<a href="#">Servicing For You</a>	<a href="#">Little GA</a>

## Disbursements

Sequence Number: 1  
Scheduled Disbursement Date: 1988-08-20  
Actual Disbursement Date: 1988-08-21  
Net Amount: \$1,280.00  
Status: Disbursed  
Status Date: 1988-08-21

Disbursement on Hold:

Sequence Number: 2  
Scheduled Disbursement Date: 1988-10-20  
Actual Disbursement Date: 1988-10-20  
Net Amount: \$1,280.00  
Status: Disbursed  
Status Date: 1988-10-20

Disbursement on Hold:

Sequence Number: 3  
Scheduled Disbursement Date: 1988-12-22  
Actual Disbursement Date:  
Net Amount: \$1,280.00  
Status: Approved  
Status Date: 1988-07-22

Disbursement on Hold:

\* Denotes source of data.

If you require additional information regarding the loan that you are viewing, please contact the source of the data.



## References

**Student Name: SOCKEYE E SALMON • 497-42-1464**

[Award Summary](#) | [Award Details](#) | [Disbursements](#) | [References](#) | [Repayment Summary](#) | [Claim and Default Details](#) | [Consolidated View](#) | [Enter New SSN](#)

[Help](#)

### References

KING M SALMON  
Home Phone: 5555555639  
Address: 55 COPPER RIVER AVE  
FISH CITY, MA 01010  
Email:

AHI TUNA  
Home Phone: 5555557104  
Address: 22 OCEAN RD  
FISH CITY, MA 01010  
Email:



## Repayment Summary

**Borrower Name:** Larry D. Lobster • 123-45-6789

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#) | [Enter New SSN](#)

[Help](#)

*This entire section will be repeated for each data provider*

### Award Information

#	Loan Status	Award Type	Begin Date	End Date	Data Provider	Data Provider Type
1	Repayment	FFELP Sub	08/20/1981	05/21/1982	<a href="#">NELA</a>	Guarantor
2	Repaymentt	FFELP Unsub	08/20/1981	05/21/1982	<a href="#">NELA</a>	Guarantor
3	Deferment	FFELP Sub	10/02/1982	01/12/1983	<a href="#">NELA</a>	Guarantor

### Repayment Information

Repayment Plan	Repayment Start Date	Next Payment Due	Amount Due
Standard	11/20/1989	03/15/2003	\$145.22
Grand Total Original Account Balance:			\$8774.00
Grand Total Outstanding Account Balance:			\$3560.47
Grand Total Other Fees Currently Outstanding			\$689.72

## Repayment Details

**Borrower Name:** SOCKEYE E. SALMON • 497-42-1464

[Award Summary](#) | [Repayment Summary](#) | [Claim and Default Details](#) | [Consolidated View](#) | [Enter New SSN](#)

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Repayment Details					
Loan Status	Award Type	Begin Date	End Date	Data Provider	Data Provider Type
In Repayment	ACCESS	2001-02-14	2001-09-24	<u>LENDERGUARANTOR A</u>	Lender Repayment Servicer
<div> <div> Original Account Balance: \$1,040.09  Capitalized Interest: \$41.97  Accrued Interest: \$3.90  <u>Most Recent Payment:</u> \$50.00  <u>Other Fees Outstanding:</u> \$2.50  Outstanding Account Balance: *\$268.38 </div> <div> Current Interest Rate: 9.00%  Payment Plan:  Payment Begin Date: 2001-04-21  Next Payment Due: \$100.00  Next Payment Due Date: 2004-07-12  Account Balance Date: 2004-07-19 </div> </div>					

\* Please note: This is not a Payoff Amount.  
In order to obtain a Payoff Amount, please  
Contact your Loan Servicer identified at the  
Bottom of this screen.

### Most Recent Deferment/Waiver/Forbearance

Type: Discretionary: Financial Difficulties	Begin Date: 2002-07-12	End Date: 2003-01-10
---	------------------------	----------------------

**Send Payments To:**  
LENDER B (ID: 888888)  
Address: 22 BANK STREET  
BANK CITY, NJ 08080

Email:  
Web:

If you require additional information regarding the loan that you are viewing, please contact the source of the data.

## Most Recent Payments

Borrower Name: SOCKEYE E. SALMON • 497-42-1464

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### Most Recent Payments / Deferments / Forbearances

Payment Amount	Payment Date	Deferment/Forbearance		Deferment/Forbearance Type
		Begin Date	End Date	
\$50.00	2002-06-13			
		2002-07-12	2003-01-10	Discretionary: Financial Difficulties
\$58.75	2002-08-01			
\$100.00	2003-02-10			
\$100.00	2003-04-21			
\$52.50	2003-06-03			
\$57.38	2003-09-19			
\$100.00	2003-10-31			
\$102.50	2003-11-17			
\$50.00	2003-11-19			
\$89.50	2004-01-12			
\$48.12	2004-02-23			
\$50.00	2004-03-25			
\$50.00	2004-04-26			
\$50.00	2004-05-03			



## Fees Details

Borrower Name: Susie S. Student • 402-45-9999

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### Fee Information

	Fee Amount	Fee Date
Late Fee:	\$43.34	2003-06-23
Other Fees:	\$422.00	2003-05-31
Servicing Fees:	\$16.99	2003-02-14
Collection Costs:	\$252.45	2002-12-15



## Claim and Default Details

**Student Name:** Susie S. Student • 402-45-8888

[Award Summary](#) | [Repayment Summary](#) | Claim and Default Details | [Enter New SSN](#)

[Help](#)

### Lending For You (ID: 708569 )

Default	Satis. Payment Arrangements	Eligibility Reinstated	Reinstated Date	Default Aversion Requested	Requested Date	Claim Filed	Claim Filed Date	Claim Paid	Claim Paid Date
Yes	Yes	Yes	2002-11-15	Yes	2002-09-20	Yes	2002-10-01	Yes	2002-10-15

My Guarantor (ID: 444)  
Primary Phone: 919-999-1111  
Address: 16 Federally Insured Drive  
Maui, HI 98989

Email: [myinsurer@myguarantor.org](mailto:myinsurer@myguarantor.org)  
Web: [myguarantor.org](http://myguarantor.org)





## Consolidated View

Student Name: Susie S. Student • 402-45-9999

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#) | [Reset View](#) | [Enter New SSN](#)


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Award Summary		
	Guarantor My Guarantor <input checked="" type="checkbox"/>	Lender My Lender <input checked="" type="checkbox"/>
Award Type	FFELSub	FFELSub
Award Status	In Repayment	In Repayment
Award Status Date	2002-11-19	2002-11-19
Award Amount	\$3,000.00	\$3,000.00

Award Detail		
	Guarantor My Guarantor	Lender My Lender
Entity Address	16 Federally Insured Drive Maui, HI 98989	622 Lending Street Wilmington, DE 95959
Entity Phone	919-999-1111	666-444-2222
CommonLine ID	09876543210987654	09876543210987654
Grad Date	2002-05-15	2002-05-15
Award Type	FFELSub	FFELSub
Award Amount	\$3,000.00	\$3,000.00
Cancelled Amount	???	???
Repaid Principal	???	???
Capitalized Int.	???	???
Award Begin Date	2000-08-20	2000-08-20
Award End Date	2001-05-21	2001-05-21
Grade Level	4	4
MPN	Yes	Yes
E-Signature	Yes	Yes
Guaranteed Date	2000-08-13	2000-08-13

Disbursement Detail		
	Guarantor My Guarantor	Lender My Lender

Award End Date	2001-05-21	2001-05-21
Grade Level	4	4
MPN	Yes	Yes
E-Signature	Yes	Yes
Guaranteed Date	2000-08-13	2000-08-13

 Disbursement Detail	Guarantor My Guarantor	Lender My Lender
Entity Address	16 Federally Insured Drive Maui, HI 98989	622 Lending Street Wilmington, DE 95959
Entity Phone	919-999-1111	666-444-2222
CommonLine ID	09876543210987654	09876543210987654
<b>Disbursement 1</b>		
Scheduled Date	2000-07-15	2000-08-21
Actual Date		2000-08-21
Net Amount	\$1,500.00	\$1,440.00
Hold Release Indicator	H	R
<b>Disbursement 2</b>		
Scheduled Date	2001-01-15	2001-01-15
Actual Date		2001-01-15
Net Amount	\$1,500.00	\$1,440.00
Hold Release Indicator	H	R

 Repayment Detail	Guarantor My Guarantor	Lender My Lender
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 Reference Detail	Guarantor My Guarantor	Lender My Lender
--	---------------------------	---------------------

 Most Recent Defer/Wvr/Forb	Guarantor My Guarantor	Lender My Lender
--	---------------------------	---------------------

 Default Detail	Guarantor My Guarantor	Lender My Lender
--	---------------------------	---------------------



# Student/Borrower Screens

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By submitting this inquiry to the Meteor Network, you are certifying that you are either (1) an individual requesting information only on student loans for which you are the borrower, (2) a financial aid professional (or are acting on behalf of a financial aid professional) with authority from your institution to view information on the Meteor Network, and that the information you access relates only to a student applicant, a current student, or a former student of the educational institution on whose behalf you are working; (3) an authorized employee of a lender requesting information only on student loans owned by the lender; (4) an authorized employee of a guaranty agency requesting information only on student loans guaranteed by the guaranty agency; or (5) an authorized employee of a loan servicer requesting information only on student loans which are serviced by the loan servicer. Use of the Meteor Network in violation of this certification constitutes misrepresentation and will be considered a fraudulent act. In all cases, by submitting this inquiry to the Meteor Network, you are acknowledging that the information displayed to you relates to student loans provided by participant(s) in the Meteor Network that is associated with the social security number you provided and that other student loans may exist which are held by other entities and that timeliness and accuracy of the information is the responsibility of the individual data provider.

[Click Here to continue.](#)

[Click Here](#) to see a list of all current Data Providers.



## Award Details

**Borrower Name:** Susie S. Student

[Award Summary](#) | [Award Details](#) | [Disbursements](#) | [References](#) | [Repayment Summary](#) | [Loan Default Status](#)

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### Student Name

Susie S StudentSusie S Student

### Borrower Information

Permanent Address: 432 Main Street  
Midway, MO 64666

Primary Phone: 5014568765

E-mail Address: [susie\\_student@myuniversity.edu](mailto:susie_student@myuniversity.edu)

Drivers License: 666777888999

Driver's License State: MO

### Award Details

Data Provider Type: Lender Originator

Award Type: FFELSub

Award Amount: \$3,000.00

Cancelled Amount:

Award Begin Date: 2000-08-20

Award End Date: 2001-05-21

Guaranteed Date: 2000-08-13

Graduation Date: 2002-05-15

Repayment Begin Date: 2002-06-15

Grade Level: 4

Award Status: In Repayment

Award Status Date: 2002-11-19

E-Signature: Yes



## Claim and Default Details

**Borrower Name:** Susie S. Student

[Award Summary](#) | [Repayment Summary](#) | Claim and Default Details

[Help](#)

### Lending For You (ID: 708569 )

Default	Satis. Payment Arrangements	Eligibility Reinstated	Reinstated Date	Claim Paid Date
Yes	Yes	Yes	2002-11-15	2002-10-15

My Guarantor (ID: 444)  
Primary Phone: 919-999-1111  
Address: 16 Federally Insured Drive  
Maui, HI 98989

Email: [myinsurer@myguarantor.org](mailto:myinsurer@myguarantor.org)  
Web: [myguarantor.org](http://myguarantor.org)

# Technical Assistance

We appreciate your feedback and comments. We can be reached at:

Anthony Lombardi  
(206) 461-5350  
anthonyl@nela.net

Adele Marsh  
(717) 720-2711  
amarsh@pheaa.org